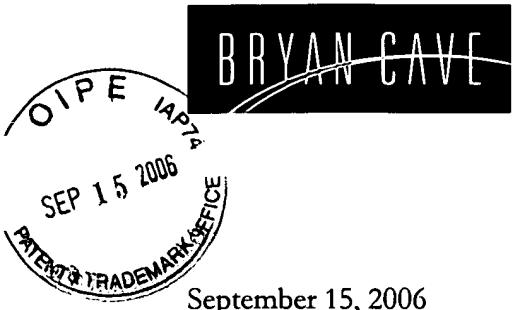


09 - 18 - 06

IFW

3626
J



Robert G. Lancaster
Voice: (314) 259-2207
rglancaster@bryancave.com

September 15, 2006

Express Mail No. EV495596808US

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: United States Patent Application No. 09/760,113
Filed: January 12, 2001
Invention: SYSTEM AND METHOD FOR OPTIMIZING BENEFIT
PLAN DESIGNS
Inventor: Barrett Toan, et al.
Our Reference Number: C018497/0106453

Sir:

We are enclosing papers on behalf of applicant for the above-referenced patent application. The papers are:

1. Certificate of Express Mailing
2. Transmittal letter
3. Petition for Extension of Time Under 37 CFR § 1.136(a)
4. Response to Office Action
5. Substitute Joint Declaration and Power of Attorney
6. Check in the amount of \$1,020.00 for three month extension; and
7. Return postcard

If our check is missing or is insufficient, please charge any additional fee or credit any overpayment to Deposit Account No. 02-4467.

Respectfully submitted,

Robert G. Lancaster
RGL/kh
Enclosures

Bryan Cave LLP
One Metropolitan Square
211 North Broadway
Suite 3600
St. Louis, MO 63102-2750
Tel (314) 259-2000
Fax (314) 259-2020
www.bryancave.com

Chicago
Hong Kong
Irvine
Jefferson City
Kansas City
Kuwait
Los Angeles
New York
Phoenix
Shanghai
St. Louis
Washington, DC

*And Bryan Cave,
A Multinational Partnership,
London*



Express Mail Label No. EV495596808US
Docket No. C018497/0106453

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

In re Application of)
Barrett Toan et al.)
Serial No. 09/760,113)
Filed: January 12, 2001)
For: SYSTEM AND METHOD FOR)
OPTIMIZING BENEFIT PLAN DESIGNS)

Examiner: Rachel L. Porter

Art Unit: 3626

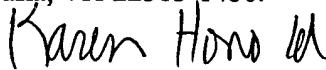
CERTIFICATE OF EXPRESS MAILING

Date of Deposit: September 15, 2006

I hereby certify that the following:

- Certificate of Express Mailing
- Transmittal letter
- Petition for Extension of Time Under 37 CFR § 1.136(a)
- Response to Office Action
- Substitute Joint Declaration and Power of Attorney
- Check in the amount of \$1,020.00 - three month extension fee; and
- Return postcard

are being deposited with the United States Postal Service "Express Mail Post Office to Addressee" service under 37 CFR Section 1.10 on the Date of Deposit indicated above in an envelope addressed to the Commissioner for Patents, Box 1450, Alexandria, VA 22313-1450.



Type Name: Karen Honold
Signature of Person Making Deposit

Robert G. Lancaster, Esq.
BRYAN CAVE LLP
One Metropolitan Square
211 North Broadway, Suite 3600
St. Louis, MO 63102-2750
(314) 259-2207